

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rochelle M. Silver-Cummings
Jonathan D Cummings
Debtors

Case No. 17-05255-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 44

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.
db/jdb

+Rochelle M. Silver-Cummings, Jonathan D Cummings, 1022 Wooded Pond Drive,
Harrisburg, PA 17111-4764
cr
+TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
5006208 +Action Immigration Bonds & Ins. Svs, 1133 SE 3rd Avenue, Fort Lauderdale, FL 33316-1109
5006210 +Alltran Financial, PO Box 610, Sauk Rapids, MN 56379-0610
5006212 Amy F. Doyle, Esquire, Jaffe & Asher, 600 Third Avenue, New York, NY 10016-1901
5006216 +CACH, LLC, 4500 Cherry Creek Drive, S., Suite 700, Denver, CO 80246-1534
5006220 Carrington Mortgage Services, 2201 East 196 Street, Westfield, IN 46074
5006224 EOS CCA, PO Box 981002, Boston, MA 02298-1002
5006225 +Fred L. Shew, 845 Rustic Hill Dr., Chambersburg, PA 17201-2946
5006226 GC Services Limited Partnership, PO Box 1022, Wixom, MI 48393-1022
5006227 Gesinger Holy Spirit, PO Box 983034, Boston, MA 02298-3034
5006228 Harley Davidson Credit Corp, Dept. 15129, Palatine, IL 60055-5129
5006230 +National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
5006231 +Ocean Pine Interval Owners Assoc., PO Box 8279, Duck, NC 27949-8279
5006234 +PHH Mortgage Ice Center, 1 Mortgage WaySV09, Mount Laurel, NJ 08054-4624
5006232 +Payment Processing Center, PO Box 60053, Newark, NJ 07101-8054
5006233 +Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
5006235 +Pinnacle Recovery Inc., PO Box 130848, Carlsbad, CA 92013-0848
5006236 +Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502-4952
5006238 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
5006240 +SPM Resorts, Inc., 9654 N. Kings, Highway #101, Myrtle Beach, SC 29572-4041
5006242 SYNBC/Dick's Sporting Goods PLCC, PO Box 965005, Orlando, FL 32896-5005
5006243 +The Equity Division, 3015 N. Ocean Blvd., Suite 124, Fort Lauderdale, FL 33308-7344

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
+EDI: DRIV.COM Apr 04 2018 23:03:00 Santander Consumer USA Inc., P.O. Box 961245,
Fort Worth, TX 76161-0244
5006209 +EDI: ALLIANCEONE.COM Apr 04 2018 23:03:00 Alliance One, 4850 Street Rd., Suite 300,
Trevose, PA 19053-6643
5006211 +EDI: RMCB.COM Apr 04 2018 23:03:00 American Medical Collection, 4 Westchester Plaza,
Elmsford, NY 10523-1615
5006213 EDI: BANKAMER.COM Apr 04 2018 23:03:00 Bank of America, PO Box 982238,
El Paso, TX 79998-2235
5006215 E-mail/Text: bankruptcy@bbandt.com Apr 04 2018 19:07:11 BB&T, PO Box 1847,
Wilson, NC 27894
5006214 +EDI: TSYS2.COM Apr 04 2018 23:03:00 Barclays Bank Delaware, 125 S. West St.,
Wilmington, DE 19801-5014
5006217 +E-mail/Text: bankruptcy@cavps.com Apr 04 2018 19:07:28 Calvalry Portfolio Services,
500Summit Lake Drive, STE 4A, Valhalla, NY 10595-2323
5006218 +EDI: CAPITALONE.COM Apr 04 2018 23:03:00 Capital One Bank USA, PO Box 30281,
Salt Lake City, UT 84130-0281
5006219 E-mail/Text: WFB.Bankruptcy@cabelas.com Apr 04 2018 19:07:39 Capital One/Cabelas,
4800 NW 1st ST, STE 300, Lincoln, NE 68521-4463
5006221 +EDI: CITICORP.COM Apr 04 2018 23:03:00 Citibank, PO Box 6241,
Sioux Falls, SD 57117-6241
5006222 EDI: WFNNB.COM Apr 04 2018 23:03:00 Comenity Capital Bank, PO Box 182025,
Columbus, OH 43218-2025
5006223 EDI: DISCOVER.COM Apr 04 2018 23:03:00 Discover Financial Services, LLC, PO Box 15316,
Wilmington, DE 19850-5316
5006229 +EDI: CBSKOHL.COM Apr 04 2018 23:03:00 Kohls Department Store, PO Box 3115,
Milwaukee, WI 53201-3115
5007061 +EDI: PRA.COM Apr 04 2018 23:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5006235 +E-mail/Text: bankruptcy@pinnaclerecovery.com Apr 04 2018 19:07:42 Pinnacle Recovery Inc.,
PO Box 130848, Carlsbad, CA 92013-0848
5006237 +E-mail/Text: BankruptcyMail@questdiagnostics.com Apr 04 2018 19:07:38 Quest Diagnostics,
500 Plaza Drive, Secaucus, NJ 07094-3619
5006239 EDI: DRIV.COM Apr 04 2018 23:03:00 Santander Consumer USA, PO Box 105255,
Atlanta, GA 30348-5255
5006241 E-mail/Text: REV_Bankruptcy_General@state.de.us Apr 04 2018 19:07:20 State of Delaware,
Division of Revenue, PO Box 830, Wilmington, DE 19899-0830
5006245 EDI: TFSR.COM Apr 04 2018 23:03:00 Toyota Motor Credit Corp., 5005 N. River Blvd. NR,
Cedar Rapids, IA 52411-6634
5006244 EDI: CITICORP.COM Apr 04 2018 23:03:00 The Home Depot/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497
5006246 EDI: VERIZONCOMB.COM Apr 04 2018 23:03:00 Verizon, PO Box 15124, Albany, NY 12212-5124
5006247 +E-mail/Text: WFB.Bankruptcy@cabelas.com Apr 04 2018 19:07:39 World's Foremost Bank,
4800 NW 1st Street, #300, Lincoln, NE 68521-4463

TOTAL: 22

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

Douglas R Roeder on behalf of Debtor 2 Jonathan D Cummings droeder1@comcast.net
Douglas R Roeder on behalf of Debtor 1 Rochelle M. Silver-Cummings droeder1@comcast.net
James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6

Information to identify the case:Debtor 1 **Rochelle M. Silver-Cummings**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7693**

EIN --_-----

Debtor 2 **Jonathan D Cummings**

(Spouse, if filing)

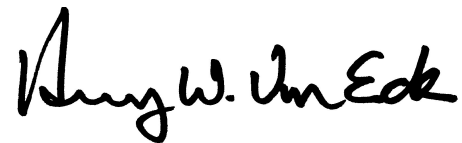
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0856**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-05255-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Rochelle M. Silver-Cummings
aka Rochelle M. Cummings, aka Rochelle M.
SilverJonathan D Cummings
aka Jon D. CummingsBy the
court:Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

April 4, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.